

In re:
Joseph G. Berry
Anne M. Berry
Debtors

Case No. 25-10627-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Feb 25, 2025

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph G. Berry, Anne M. Berry, 1494 Greenleaf Drive N., Warrington, PA 18976-1375
tr	+ KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: msbankruptcy@gmail.com	Feb 26 2025 03:35:00	MICHAEL SETH SCHWARTZ, Law Office of Michael Schwartz, 707 Lakeside Office Park, Southampton, PA 18966
smg	Email/Text: megan.harper@phila.gov	Feb 26 2025 03:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 26 2025 05:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 26 2025 03:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Feb 26 2025 03:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14979230	+ EDI: BANKAMER	Feb 26 2025 05:31:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14980542	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 26 2025 03:35:00	Citizens Bank N.A., 1 Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
14979231	+ EDI: CITICORP	Feb 26 2025 05:31:00	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
14979232	+ EDI: CITICORP	Feb 26 2025 05:31:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14979233	+ EDI: CITICORP	Feb 26 2025 05:31:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14979234	^ MEBN	Feb 26 2025 00:32:00	Citizens Bank, 6 Corporate Drive, Shelton, CT 06484-6270
14979235	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 26 2025 03:41:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14979236	+ EDI: DISCOVER		

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14979237	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Feb 26 2025 05:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14979238	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 26 2025 03:36:00	Fm/citizens, 121 South 13th Street, Lincoln, NE 68508
14979239	+ Email/Text: accountresearch@goodleap.com	Feb 26 2025 03:36:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14979240	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Feb 26 2025 03:41:00	GoodLeap Llc., Attn: Bankruptcy, 8781 Sierra College Blvd, Roseville, CA 95661-5920
14979241	+ Email/Text: PBNCNotifications@perituservices.com	Feb 26 2025 03:41:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
14979242	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 03:36:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14979243	+ EDI: SYNC	Feb 26 2025 05:31:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
14979243	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 03:36:22	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14979244	+ EDI: SYNC	Feb 26 2025 05:31:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14979244	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 01:51:37	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14979245	+ EDI: SYNC	Feb 26 2025 05:31:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14979245	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 02:13:51	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14979246	+ Email/Text: dbogucki@trumark.org	Feb 26 2025 03:41:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14979247	+ EDI: LCIUPSTART	Feb 26 2025 05:31:00	Upstart Operations Dept/Ardent, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL SETH SCHWARTZ	on behalf of Joint Debtor Anne M. Berry msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Joseph G. Berry msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	Joseph G. Berry	Social Security number or ITIN: xxx-xx-9880
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	Anne M. Berry	Social Security number or ITIN: xxx-xx-5922
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 2/18/25
Case number:	25-10627-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph G. Berry	Anne M. Berry
2. All other names used in the last 8 years		
3. Address	1494 Greenleaf Drive N. Warrington, PA 18976	1494 Greenleaf Drive N. Warrington, PA 18976
4. Debtor's attorney Name and address	MICHAEL SETH SCHWARTZ Law Office of Michael Schwartz 707 Lakeside Office Park Southampton, PA 18966	Contact phone 215-396-7900 Email: msbankruptcy@gmail.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfmails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 2/25/25

For more information, see page 2

Debtor Joseph G. Berry and Anne M. Berry

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7. Meeting of creditors	March 21, 2025 at 10:30 AM	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 5/20/25
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/29/25
	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/17/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$850.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: 4/1/25 at 10:00 AM , Location: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	